

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: NICOLE M. ARMOND**  
**Debtor**  
:  
:  
:  
: **CHAPTER 13**  
**BANKRUPTCY NO. 22-12962**

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

Emess Management has filed with the Court a **MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY.**

**Your rights may be affected. You should read these papers  
carefully and discuss them with your attorney, if you have one in this  
bankruptcy case. (If you do not have an attorney, you may wish to consult an  
attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you  
want the court to consider your views on the motion, then on or before September 28,  
2023, you or your attorney must do all of the following:

(a) file an answer explaining your position at the following address:

**Clerk U.S. Bankruptcy Court  
900 Market Street Suite 400  
Philadelphia, PA 19107**

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early  
enough so that it will be received on or before the date stated above; and

(b) mail a copy to the Movant's attorney:

**Michael H. Kaliner, Esq.  
Adelstein & Kaliner, LLC  
3993 Huntingdon Pike, Suite 210  
Huntingdon Valley, PA 19006  
Phone: 215-230-4250  
Fax: 215-230-4251**

2. If you or your attorney do not take the steps described in paragraphs 1(a) and  
1(b) above and attend the hearing, the court may enter an order granting the relief  
requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Magdeline D. Coleman, on October 10, 2023 at 10:30 am in Courtroom No. 2 at the United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at (215) 408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Dated: September 14, 2023